

irregular instalments, to have the schedule of unpaid instalments (including that in default) revised to conform in both amounts and intervals to the average of all preceding instalments and intervals.

(d) any provision for repossession of the goods or for the acceleration of the time when any part or all of the time balance becomes payable, if the condition of such repossession or acceleration is in substance that the seller or holder deems himself to be insecure; or

(e) any provision by which the buyer waives or purports to waive any tort claim or which gives the seller any right to enter unlawfully upon any premises; or

(f) any provision whereby any person acting on behalf of a seller or holder in connection with the formation or execution of an instalment agreement is treated as or deemed to be the agent of the buyer; or

(g) any assignment, or order for payment, of any salary, wages, commission, or other compensation for services, or any part thereof, earned or to be earned.

114. *Insurance.* (a) Where a seller or sales finance company undertakes to sell, purchase, or supply insurance on the goods at the buyer's expense, the amount charged any buyer for such insurance shall not exceed the premium actually payable by the seller or sales finance company and in no event more than the rate charged for similar insurance coverage by those companies whose rates are promulgated by any nationally recognized organization of underwriters.

(b) Within 25 days after the delivery of the goods under any instalment agreement, if any charge was thereby made to the buyer for insurance, the seller or sales finance company which was party to such instrument shall mail or cause to be mailed to the buyer at his address as shown on such instrument either a copy of each insurance policy, or an owner's certificate representing such policy clearly setting forth the amount of the premium, the kind or kinds of insurance and the scope of the coverage and all of the terms, exceptions, limitations, restrictions and conditions of the contract or contracts of insurance. If the seller or sales finance company which was a party to such instrument assigns it without having complied with the requirements of this sub-section (b), the assignee shall in like manner mail such copy or certificate to the buyer within the same period or within 5 days after such assignment, whichever is later.

(c) Any cancellation, surrender, or other refunds, and all dividends, received under such policies by the seller or any holder of the agreement shall forthwith be remitted to the